

<i>SERFF Tracking Number:</i>	<i>PRMD-126326552</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Primerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43863</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>C4 - Revised Specifications Pages</i>		
<i>Project Name/Number:</i>	<i>C4- Revised Specifications Pages/C4-10 AR, et al</i>		

## Filing at a Glance

Company: Primerica Life Insurance Company		
Product Name: C4 - Revised Specifications Pages	SERFF Tr Num: PRMD-126326552 State: Arkansas	
TOI: L08 Life - Other	SERFF Status: Closed-Accepted For Informational Purposes	State Tr Num: 43863
Sub-TOI: L08.000 Life - Other	Co Tr Num:	State Status: Filed-Closed
Filing Type: Form	Authors: Freda Beale, Leny Combs	Reviewer(s): Linda Bird
	Date Submitted: 10/22/2009	Disposition Date: 10/23/2009
		Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name: C4- Revised Specifications Pages	Status of Filing in Domicile: Authorized
Project Number: C4-10 AR, et al	Date Approved in Domicile: 10/13/2009
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 10/23/2009	Explanation for Other Group Market Type:
	State Status Changed: 10/23/2009
Deemer Date:	Created By: Freda Beale
Submitted By: Freda Beale	Corresponding Filing Tracking Number: C4-10 AR, et al
Filing Description:	
Re: Specifications Pages for Revised Guaranteed Rates	
C4-10 AR, C4-I10, C4-S10 (Versions 10.09)	
C4-15 AR, C4-I15, C4-S15 (Versions 10.09)	
C4-20 AR, C4-I20, C4-S20 (Versions 10.09)	
Informational Filing	

We wish to advise you that we are revising the guaranteed rates on the enclosed above-referenced specifications

SERFF Tracking Number: PRMD-126326552 State: Arkansas  
Filing Company: Primerica Life Insurance Company State Tracking Number: 43863  
Company Tracking Number:  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: C4 - Revised Specifications Pages  
Project Name/Number: C4- Revised Specifications Pages/C4-10 AR, et al

pages. These specifications pages are a part of the policy and rider forms, C4-10 AR, C4 15 AR, C4-20 AR, et al, which were approved by your Department on March 18, 2003. This change will apply only to issued policies after the policy is put into use. Bracketed information on the specifications pages will change for issue age, premium class and premium payment options.

Also enclosed are any requisite filing documents.

Thank you for your attention to this matter. Please feel free to contact me if you need any additional information.

## Company and Contact

### Filing Contact Information

freda beale, freda.beale@primerica.com  
3100 breckinridge blvd 770-564-6122 [Phone]  
duluth, GA 30099-0001 770-564-7948 [FAX]

### Filing Company Information

Primerica Life Insurance Company CoCode: 65919 State of Domicile: Massachusetts  
3100 Breckinridge Blvd Group Code: Company Type: term life insurance  
Duluth, GA 30099-0001 Group Name: State ID Number:  
(770) 546-6158 ext. [Phone] FEIN Number: 04-1590590

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$675.00  
Retaliatory? Yes  
Fee Explanation: Massachusetts our domiciliary state charged \$75 per form.  
(9 sets of specifications pages x \$75 = \$675.00)  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Primerica Life Insurance Company	\$675.00	10/22/2009	31484788

SERFF Tracking Number:	PRMD-126326552	State:	Arkansas
Filing Company:	Primerica Life Insurance Company	State Tracking Number:	43863
Company Tracking Number:			
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	C4 - Revised Specifications Pages		
Project Name/Number:	C4- Revised Specifications Pages/C4-10 AR, et al		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		10/23/2009	10/23/2009

<i>SERFF Tracking Number:</i>	<i>PRMD-126326552</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Primerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43863</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>C4 - Revised Specifications Pages</i>		
<i>Project Name/Number:</i>	<i>C4- Revised Specifications Pages/C4-10 AR, et al</i>		

## **Disposition**

Disposition Date: 10/23/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	PRMD-126326552	State:	Arkansas
Filing Company:	Primerica Life Insurance Company	State Tracking Number:	43863
Company Tracking Number:			
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	C4 - Revised Specifications Pages		
Project Name/Number:	C4- Revised Specifications Pages/C4-10 AR, et al		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		Yes
Supporting Document	Actuarial Memoranda		No
Form	Specifications Pages		Yes
Form	Specifications Pages		Yes
Form	Specifications Pages		Yes
Form	Specifications Pages		Yes
Form	Specifications Pages		Yes
Form	Specifications Pages		Yes
Form	Specifications Pages		Yes
Form	Specifications Pages		Yes
Form	Specifications Pages		Yes

SERFF Tracking Number: PRMD-126326552 State: Arkansas

Filing Company: Primerica Life Insurance Company State Tracking Number: 43863

Company Tracking Number:

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: C4 - Revised Specifications Pages

Project Name/Number: C4- Revised Specifications Pages/C4-10 AR, et al

## Form Schedule

### Lead Form Number: C4-10 AR, et al Specifications Pages

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	C4-10 AR (10.09)	Policy/Cont Specifications Pages Revised ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider		Replaced Form #: Previous Filing #: C4- 10 AR (2.03)		C410AR_SP G_FINAL.pdf
	C4-I10 (10.09)	Policy/Cont Specifications Pages Revised ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider		Replaced Form #: Previous Filing #: C4- I10 (2.03)		C4I10_SPG_ FINAL.PDF
	C4-S10 (10.09)	Policy/Cont Specifications Pages Revised ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider		Replaced Form #: Previous Filing #: C4- S10 (2.03)		C4S10_SPF_ FINAL.PDF
	C4-15 AR (10.09)	Policy/Cont Specifications Pages Revised ract/Fratern al Certificate:		Replaced Form #: Previous Filing #: C4- 15 AR (2.03)		C415AR_SP G_FINAL.pdf

SERFF Tracking Number: PRMD-126326552 State: Arkansas  
Filing Company: Primerica Life Insurance Company State Tracking Number: 43863  
Company Tracking Number:  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: C4 - Revised Specifications Pages  
Project Name/Number: C4- Revised Specifications Pages/C4-10 AR, et al

	Amendmen t, Insert Page, Endorseme nt or Rider		
C4-I15 (10.09)	Policy/Cont Specifications Pages Revised ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Replaced Form #: Previous Filing #: C4- I15 (2.03)	C4I15_SPG_ FINAL.PDF
C4-S15 (10.09)	Policy/Cont Specifications Pages Revised ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Replaced Form #: Previous Filing #: C4- S15 (2.03)	C4S15_SPG_ FINAL.PDF
C4-20 AR (10.09)	Policy/Cont Specifications Pages Revised ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Replaced Form #: Previous Filing #: C4- 20 AR (2.03)	C420AR_SP G_FINAL.pdf
C4-I20 (10.09)	Policy/Cont Specifications Pages Revised ract/Fratern al Certificate: Amendmen t, Insert	Replaced Form #: Previous Filing #: C4- I20 (2.03)	C4I20_SPG_ FINAL.PDF

<i>SERFF Tracking Number:</i>	<i>PRMD-126326552</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Primerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43863</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>C4 - Revised Specifications Pages</i>		
<i>Project Name/Number:</i>	<i>C4- Revised Specifications Pages/C4-10 AR, et al</i>		
	Page,		
	Endorseme		
	nt or Rider		
C4-S20	Policy/Cont Specifications Pages Revised	Replaced Form #:	C4S20_SPG_
(10.09)	ract/Fratern	Previous Filing #: C4-	FINAL.PDF
	al	S20 (2.03)	
	Certificate:		
	Amendmen		
	t, Insert		
	Page,		
	Endorseme		
	nt or Rider		



# POLICY SPECIFICATIONS

POLICY NUMBER: [04SPECIMEN] INSURED: [JOHN DOE ]  
 ISSUE AGE: [35 ] DATE OF ISSUE:[OCTOBER 01, 2009]  
 FACE AMOUNT: [\$200,000 ] POLICY DATE: [OCTOBER 01, 2009]  
 PREMIUM CLASS: [STANDARD/ ] EXPIRY DATE: [OCTOBER 01, 2069]  
 [TOBACCO USE]

FORM NUMBER	PLAN NAME	FACE AMOUNT	SCHEDULED ANNUAL PREMIUMS* YEARS 1-10
C4-10AR	TERM LIFE INSURANCE TO AGE 95	[\$200,000]	[ \$437.00]

Annual Policy Fee: \$75

\*All premiums for the premium payment option You chose are shown on Page 3A and explained in Part 4, Premium Provisions.

TOTAL PREMIUM PAYMENT OPTIONS (includes all riders and annual policy fee):

MODE	ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY
FIRST YEAR	[ \$437.00]	[ \$227.24]	[ \$115.81]	[ \$41.52]
TOTAL YEARLY COST				
FIRST YEAR	[ \$437.00]	[ \$454.48]	[ \$463.24]	[ \$498.24]

If you would like additional information about the costs of our periodic payments, please contact our Policyowner Service Desk at 1-800-257-4725.

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POLICY SPECIFICATIONS (CONT'D)

TABLE A  
[ ANNUAL ] PREMIUMS FOR BASIC POLICY CONTINUATION TO EXPIRY DATE

POLICY YEARS	ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	FACE AMOUNT
[ 01	35	\$437.00	\$437.00	\$200,000.00]
[ 02	36	\$437.00	\$635.00	\$200,000.00]
[ 03	37	\$437.00	\$635.00	\$200,000.00]
[ 04	38	\$437.00	\$635.00	\$200,000.00]
[ 05	39	\$437.00	\$635.00	\$200,000.00]
[ 06	40	\$437.00	\$635.00	\$200,000.00]
[ 07	41	\$437.00	\$635.00	\$200,000.00]
[ 08	42	\$437.00	\$635.00	\$200,000.00]
[ 09	43	\$437.00	\$635.00	\$200,000.00]
[ 10	44	\$437.00	\$635.00	\$200,000.00]
[ 11	45	\$1,155.00	\$2,145.00	\$200,000.00]
[ 12	46	\$1,155.00	\$2,145.00	\$200,000.00]
[ 13	47	\$1,155.00	\$2,145.00	\$200,000.00]
[ 14	48	\$1,155.00	\$2,145.00	\$200,000.00]
[ 15	49	\$1,155.00	\$2,145.00	\$200,000.00]
[ 16	50	\$1,741.00	\$3,021.00	\$200,000.00]
[ 17	51	\$1,741.00	\$3,021.00	\$200,000.00]
[ 18	52	\$1,741.00	\$3,021.00	\$200,000.00]
[ 19	53	\$1,741.00	\$3,021.00	\$200,000.00]
[ 20	54	\$1,741.00	\$3,021.00	\$200,000.00]
[ 21	55	\$2,779.00	\$4,213.00	\$200,000.00]
[ 22	56	\$2,779.00	\$4,213.00	\$200,000.00]
[ 23	57	\$2,779.00	\$4,213.00	\$200,000.00]
[ 24	58	\$2,779.00	\$4,213.00	\$200,000.00]
[ 25	59	\$2,779.00	\$4,213.00	\$200,000.00]
[ 26	60	\$4,529.00	\$5,759.00	\$200,000.00]
[ 27	61	\$4,529.00	\$5,759.00	\$200,000.00]
[ 28	62	\$4,529.00	\$5,759.00	\$200,000.00]
[ 29	63	\$4,529.00	\$5,759.00	\$200,000.00]
[ 30	64	\$4,529.00	\$5,759.00	\$200,000.00]
[ 31	65	\$7,295.00	\$8,799.00	\$200,000.00]
[ 32	66	\$7,295.00	\$8,799.00	\$200,000.00]
[ 33	67	\$7,295.00	\$8,799.00	\$200,000.00]
[ 34	68	\$7,295.00	\$8,799.00	\$200,000.00]
[ 35	69	\$7,295.00	\$8,799.00	\$200,000.00]
[ 36	70	\$9,491.00	\$11,007.00	\$200,000.00]
[ 37	71	\$10,825.00	\$11,985.00	\$200,000.00]
[ 38	72	\$12,297.00	\$13,197.00	\$200,000.00]
[ 39	73	\$13,941.00	\$14,675.00	\$200,000.00]
[ 40	74	\$15,785.00	\$16,401.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Part 4, Premium Provisions.

POLICY SPECIFICATIONS (CONT'D)

TABLE A (CONT'D)  
[ ANNUAL ] PREMIUMS FOR BASIC POLICY CONTINUATION TO EXPIRY DATE

POLICY YEARS	ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	FACE AMOUNT
[ 41	75	\$17,873.00	\$18,317.00	\$200,000.00]
[ 42	76	\$20,141.00	\$20,383.00	\$200,000.00]
[ 43	77	\$22,307.00	\$22,549.00	\$200,000.00]
[ 44	78	\$24,565.00	\$24,807.00	\$200,000.00]
[ 45	79	\$26,981.00	\$27,223.00	\$200,000.00]
[ 46	80	\$29,661.00	\$29,903.00	\$200,000.00]
[ 47	81	\$32,687.00	\$32,929.00	\$200,000.00]
[ 48	82	\$35,841.00	\$36,387.00	\$200,000.00]
[ 49	83	\$38,967.00	\$40,311.00	\$200,000.00]
[ 50	84	\$42,411.00	\$44,917.00	\$200,000.00]
[ 51	85	\$46,173.00	\$49,521.00	\$200,000.00]
[ 52	86	\$50,255.00	\$54,751.00	\$200,000.00]
[ 53	87	\$54,655.00	\$59,789.00	\$200,000.00]
[ 54	88	\$59,375.00	\$65,483.00	\$200,000.00]
[ 55	89	\$64,341.00	\$70,897.00	\$200,000.00]
[ 56	90	\$69,467.00	\$77,131.00	\$200,000.00]
[ 57	91	\$74,751.00	\$83,777.00	\$200,000.00]
[ 58	92	\$80,199.00	\$91,029.00	\$200,000.00]
[ 59	93	\$85,803.00	\$99,245.00	\$200,000.00]
[ 60	94	\$91,567.00	\$109,321.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Part 4, Premium Provisions.

# RIDER SPECIFICATIONS

POLICY NUMBER: [04SPECIMEN ]      INSURED: [JOHN DOE ]  
 RIDER ISSUE AGE: [35 ]      RIDER DATE OF ISSUE: [OCTOBER 01, 2009]  
 RIDER FACE  
 AMOUNT: [\$200,000 ]      RIDER DATE: [OCTOBER 01, 2009]  
 PREMIUM CLASS: [STANDARD/ ]      RIDER EXPIRY DATE: [OCTOBER 01, 2069]  
 [TOBACCO USE]

<u>FORM NUMBER</u>	<u>PLAN NAME</u>	<u>RIDER FACE AMOUNT</u>	<u>SCHEDULED ANNUAL PREMIUMS* YEARS 1-10</u>
C4-I10	INSURED TERM INSURANCE RIDER	[\$200,000]	[ \$362.00]

\*All premiums for the premium payment option You chose are shown on Rider Page 3A and explained in the Premium Changes by Company provision.

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# RIDER SPECIFICATIONS (CONT'D)

TABLE A  
[ ANNUAL ] PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	RIDER FACE AMOUNT
[ 01	35	\$362.00	\$362.00	\$200,000.00]
[ 02	36	\$362.00	\$560.00	\$200,000.00]
[ 03	37	\$362.00	\$560.00	\$200,000.00]
[ 04	38	\$362.00	\$560.00	\$200,000.00]
[ 05	39	\$362.00	\$560.00	\$200,000.00]
[ 06	40	\$362.00	\$560.00	\$200,000.00]
[ 07	41	\$362.00	\$560.00	\$200,000.00]
[ 08	42	\$362.00	\$560.00	\$200,000.00]
[ 09	43	\$362.00	\$560.00	\$200,000.00]
[ 10	44	\$362.00	\$560.00	\$200,000.00]
[ 11	45	\$1,080.00	\$2,070.00	\$200,000.00]
[ 12	46	\$1,080.00	\$2,070.00	\$200,000.00]
[ 13	47	\$1,080.00	\$2,070.00	\$200,000.00]
[ 14	48	\$1,080.00	\$2,070.00	\$200,000.00]
[ 15	49	\$1,080.00	\$2,070.00	\$200,000.00]
[ 16	50	\$1,666.00	\$2,946.00	\$200,000.00]
[ 17	51	\$1,666.00	\$2,946.00	\$200,000.00]
[ 18	52	\$1,666.00	\$2,946.00	\$200,000.00]
[ 19	53	\$1,666.00	\$2,946.00	\$200,000.00]
[ 20	54	\$1,666.00	\$2,946.00	\$200,000.00]
[ 21	55	\$2,704.00	\$4,138.00	\$200,000.00]
[ 22	56	\$2,704.00	\$4,138.00	\$200,000.00]
[ 23	57	\$2,704.00	\$4,138.00	\$200,000.00]
[ 24	58	\$2,704.00	\$4,138.00	\$200,000.00]
[ 25	59	\$2,704.00	\$4,138.00	\$200,000.00]
[ 26	60	\$4,454.00	\$5,684.00	\$200,000.00]
[ 27	61	\$4,454.00	\$5,684.00	\$200,000.00]
[ 28	62	\$4,454.00	\$5,684.00	\$200,000.00]
[ 29	63	\$4,454.00	\$5,684.00	\$200,000.00]
[ 30	64	\$4,454.00	\$5,684.00	\$200,000.00]
[ 31	65	\$7,220.00	\$8,724.00	\$200,000.00]
[ 32	66	\$7,220.00	\$8,724.00	\$200,000.00]
[ 33	67	\$7,220.00	\$8,724.00	\$200,000.00]
[ 34	68	\$7,220.00	\$8,724.00	\$200,000.00]
[ 35	69	\$7,220.00	\$8,724.00	\$200,000.00]
[ 36	70	\$9,416.00	\$10,932.00	\$200,000.00]
[ 37	71	\$10,750.00	\$11,910.00	\$200,000.00]
[ 38	72	\$12,222.00	\$13,122.00	\$200,000.00]
[ 39	73	\$13,866.00	\$14,600.00	\$200,000.00]
[ 40	74	\$15,710.00	\$16,326.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Premium Changes by Company provision.

# RIDER SPECIFICATIONS (CONT'D)

TABLE A (CONT'D)  
[ ANNUAL ] PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	RIDER FACE AMOUNT
[ 41	75	\$17,798.00	\$18,242.00	\$200,000.00]
[ 42	76	\$20,066.00	\$20,308.00	\$200,000.00]
[ 43	77	\$22,232.00	\$22,474.00	\$200,000.00]
[ 44	78	\$24,490.00	\$24,732.00	\$200,000.00]
[ 45	79	\$26,906.00	\$27,148.00	\$200,000.00]
[ 46	80	\$29,586.00	\$29,828.00	\$200,000.00]
[ 47	81	\$32,612.00	\$32,854.00	\$200,000.00]
[ 48	82	\$35,766.00	\$36,312.00	\$200,000.00]
[ 49	83	\$38,892.00	\$40,236.00	\$200,000.00]
[ 50	84	\$42,336.00	\$44,842.00	\$200,000.00]
[ 51	85	\$46,098.00	\$49,446.00	\$200,000.00]
[ 52	86	\$50,180.00	\$54,676.00	\$200,000.00]
[ 53	87	\$54,580.00	\$59,714.00	\$200,000.00]
[ 54	88	\$59,300.00	\$65,408.00	\$200,000.00]
[ 55	89	\$64,266.00	\$70,822.00	\$200,000.00]
[ 56	90	\$69,392.00	\$77,056.00	\$200,000.00]
[ 57	91	\$74,676.00	\$83,702.00	\$200,000.00]
[ 58	92	\$80,124.00	\$90,954.00	\$200,000.00]
[ 59	93	\$85,728.00	\$99,170.00	\$200,000.00]
[ 60	94	\$91,492.00	\$109,246.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Premium Changes by Company provision.



# RIDER SPECIFICATIONS

POLICY NUMBER: [04SPECIMEN ] INSURED SPOUSE: [JANE DOE ]  
RIDER ISSUE AGE: [35 ] RIDER DATE OF ISSUE: [OCTOBER 01, 2009]  
RIDER FACE  
AMOUNT: [\$200,000 ] RIDER DATE: [OCTOBER 01, 2009]  
PREMIUM CLASS: [STANDARD/ ] RIDER EXPIRY DATE: [OCTOBER 01, 2069]  
[TOBACCO USE]

<u>FORM NUMBER</u>	<u>PLAN NAME</u>	<u>RIDER FACE AMOUNT</u>	<u>SCHEDULED ANNUAL PREMIUMS* YEARS 1-10</u>
C4-S10	SPOUSE TERM INSURANCE RIDER	[\$200,000]	[ \$362.00 ]

\*All premiums for the premium payment option You chose are shown on Rider Page 3A and explained in the Premium Changes by Company provision.

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# RIDER SPECIFICATIONS (CONT'D)

TABLE A  
[ ANNUAL ] PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	RIDER FACE AMOUNT
[ 01	35	\$362.00	\$362.00	\$200,000.00]
[ 02	36	\$362.00	\$560.00	\$200,000.00]
[ 03	37	\$362.00	\$560.00	\$200,000.00]
[ 04	38	\$362.00	\$560.00	\$200,000.00]
[ 05	39	\$362.00	\$560.00	\$200,000.00]
[ 06	40	\$362.00	\$560.00	\$200,000.00]
[ 07	41	\$362.00	\$560.00	\$200,000.00]
[ 08	42	\$362.00	\$560.00	\$200,000.00]
[ 09	43	\$362.00	\$560.00	\$200,000.00]
[ 10	44	\$362.00	\$560.00	\$200,000.00]
[ 11	45	\$1,080.00	\$2,070.00	\$200,000.00]
[ 12	46	\$1,080.00	\$2,070.00	\$200,000.00]
[ 13	47	\$1,080.00	\$2,070.00	\$200,000.00]
[ 14	48	\$1,080.00	\$2,070.00	\$200,000.00]
[ 15	49	\$1,080.00	\$2,070.00	\$200,000.00]
[ 16	50	\$1,666.00	\$2,946.00	\$200,000.00]
[ 17	51	\$1,666.00	\$2,946.00	\$200,000.00]
[ 18	52	\$1,666.00	\$2,946.00	\$200,000.00]
[ 19	53	\$1,666.00	\$2,946.00	\$200,000.00]
[ 20	54	\$1,666.00	\$2,946.00	\$200,000.00]
[ 21	55	\$2,704.00	\$4,138.00	\$200,000.00]
[ 22	56	\$2,704.00	\$4,138.00	\$200,000.00]
[ 23	57	\$2,704.00	\$4,138.00	\$200,000.00]
[ 24	58	\$2,704.00	\$4,138.00	\$200,000.00]
[ 25	59	\$2,704.00	\$4,138.00	\$200,000.00]
[ 26	60	\$4,454.00	\$5,684.00	\$200,000.00]
[ 27	61	\$4,454.00	\$5,684.00	\$200,000.00]
[ 28	62	\$4,454.00	\$5,684.00	\$200,000.00]
[ 29	63	\$4,454.00	\$5,684.00	\$200,000.00]
[ 30	64	\$4,454.00	\$5,684.00	\$200,000.00]
[ 31	65	\$7,220.00	\$8,724.00	\$200,000.00]
[ 32	66	\$7,220.00	\$8,724.00	\$200,000.00]
[ 33	67	\$7,220.00	\$8,724.00	\$200,000.00]
[ 34	68	\$7,220.00	\$8,724.00	\$200,000.00]
[ 35	69	\$7,220.00	\$8,724.00	\$200,000.00]
[ 36	70	\$9,416.00	\$10,932.00	\$200,000.00]
[ 37	71	\$10,750.00	\$11,910.00	\$200,000.00]
[ 38	72	\$12,222.00	\$13,122.00	\$200,000.00]
[ 39	73	\$13,866.00	\$14,600.00	\$200,000.00]
[ 40	74	\$15,710.00	\$16,326.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Premium Changes by Company provision.

# RIDER SPECIFICATIONS (CONT'D)

TABLE A (CONT'D)  
[ ANNUAL ] PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	RIDER FACE AMOUNT
[ 41	75	\$17,798.00	\$18,242.00	\$200,000.00]
[ 42	76	\$20,066.00	\$20,308.00	\$200,000.00]
[ 43	77	\$22,232.00	\$22,474.00	\$200,000.00]
[ 44	78	\$24,490.00	\$24,732.00	\$200,000.00]
[ 45	79	\$26,906.00	\$27,148.00	\$200,000.00]
[ 46	80	\$29,586.00	\$29,828.00	\$200,000.00]
[ 47	81	\$32,612.00	\$32,854.00	\$200,000.00]
[ 48	82	\$35,766.00	\$36,312.00	\$200,000.00]
[ 49	83	\$38,892.00	\$40,236.00	\$200,000.00]
[ 50	84	\$42,336.00	\$44,842.00	\$200,000.00]
[ 51	85	\$46,098.00	\$49,446.00	\$200,000.00]
[ 52	86	\$50,180.00	\$54,676.00	\$200,000.00]
[ 53	87	\$54,580.00	\$59,714.00	\$200,000.00]
[ 54	88	\$59,300.00	\$65,408.00	\$200,000.00]
[ 55	89	\$64,266.00	\$70,822.00	\$200,000.00]
[ 56	90	\$69,392.00	\$77,056.00	\$200,000.00]
[ 57	91	\$74,676.00	\$83,702.00	\$200,000.00]
[ 58	92	\$80,124.00	\$90,954.00	\$200,000.00]
[ 59	93	\$85,728.00	\$99,170.00	\$200,000.00]
[ 60	94	\$91,492.00	\$109,246.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Premium Changes by Company provision.

# POLICY SPECIFICATIONS

POLICY NUMBER: [04SPECIMEN] INSURED: [JOHN DOE ]  
 ISSUE AGE: [35 ] DATE OF ISSUE:[OCTOBER 01, 2009]  
 FACE AMOUNT: [\$200,000 ] POLICY DATE: [OCTOBER 01, 2009]  
 PREMIUM CLASS: [STANDARD/ ] EXPIRY DATE: [OCTOBER 01, 2069]  
 [TOBACCO USE]

FORM NUMBER	PLAN NAME	FACE AMOUNT	SCHEDULED ANNUAL PREMIUMS* YEARS 1-15
C4-15AR	TERM LIFE INSURANCE TO AGE 95	[\$200,000]	[ \$659.00]

Annual Policy Fee: \$75

\*All premiums for the premium payment option You chose are shown on Page 3A and explained in Part 4, Premium Provisions.

TOTAL PREMIUM PAYMENT OPTIONS (includes all riders and annual policy fee):

MODE	ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY
FIRST YEAR	[ \$659.00]	[ \$342.68]	[ \$174.64]	[ \$62.61]
TOTAL YEARLY COST				
FIRST YEAR	[ \$659.00]	[ \$685.36]	[ \$698.56]	[ \$751.32]

If you would like additional information about the costs of our periodic payments, please contact our Policyowner Service Desk at 1-800-257-4725.

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POLICY SPECIFICATIONS (CONT'D)

TABLE A  
[ ANNUAL ] PREMIUMS FOR BASIC POLICY CONTINUATION TO EXPIRY DATE

POLICY YEARS	ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	FACE AMOUNT
[ 01	35	\$659.00	\$659.00	\$200,000.00]
[ 02	36	\$659.00	\$775.00	\$200,000.00]
[ 03	37	\$659.00	\$775.00	\$200,000.00]
[ 04	38	\$659.00	\$775.00	\$200,000.00]
[ 05	39	\$659.00	\$775.00	\$200,000.00]
[ 06	40	\$659.00	\$775.00	\$200,000.00]
[ 07	41	\$659.00	\$775.00	\$200,000.00]
[ 08	42	\$659.00	\$775.00	\$200,000.00]
[ 09	43	\$659.00	\$775.00	\$200,000.00]
[ 10	44	\$659.00	\$775.00	\$200,000.00]
[ 11	45	\$659.00	\$775.00	\$200,000.00]
[ 12	46	\$659.00	\$775.00	\$200,000.00]
[ 13	47	\$659.00	\$775.00	\$200,000.00]
[ 14	48	\$659.00	\$775.00	\$200,000.00]
[ 15	49	\$659.00	\$775.00	\$200,000.00]
[ 16	50	\$1,741.00	\$3,021.00	\$200,000.00]
[ 17	51	\$1,741.00	\$3,021.00	\$200,000.00]
[ 18	52	\$1,741.00	\$3,021.00	\$200,000.00]
[ 19	53	\$1,741.00	\$3,021.00	\$200,000.00]
[ 20	54	\$1,741.00	\$3,021.00	\$200,000.00]
[ 21	55	\$2,779.00	\$4,213.00	\$200,000.00]
[ 22	56	\$2,779.00	\$4,213.00	\$200,000.00]
[ 23	57	\$2,779.00	\$4,213.00	\$200,000.00]
[ 24	58	\$2,779.00	\$4,213.00	\$200,000.00]
[ 25	59	\$2,779.00	\$4,213.00	\$200,000.00]
[ 26	60	\$4,529.00	\$5,759.00	\$200,000.00]
[ 27	61	\$4,529.00	\$5,759.00	\$200,000.00]
[ 28	62	\$4,529.00	\$5,759.00	\$200,000.00]
[ 29	63	\$4,529.00	\$5,759.00	\$200,000.00]
[ 30	64	\$4,529.00	\$5,759.00	\$200,000.00]
[ 31	65	\$7,295.00	\$8,799.00	\$200,000.00]
[ 32	66	\$7,295.00	\$8,799.00	\$200,000.00]
[ 33	67	\$7,295.00	\$8,799.00	\$200,000.00]
[ 34	68	\$7,295.00	\$8,799.00	\$200,000.00]
[ 35	69	\$7,295.00	\$8,799.00	\$200,000.00]
[ 36	70	\$9,491.00	\$11,007.00	\$200,000.00]
[ 37	71	\$10,825.00	\$11,985.00	\$200,000.00]
[ 38	72	\$12,297.00	\$13,197.00	\$200,000.00]
[ 39	73	\$13,941.00	\$14,675.00	\$200,000.00]
[ 40	74	\$15,785.00	\$16,401.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Part 4, Premium Provisions.

POLICY SPECIFICATIONS (CONT'D)

TABLE A (CONT'D)  
[ ANNUAL ] PREMIUMS FOR BASIC POLICY CONTINUATION TO EXPIRY DATE

POLICY YEARS	ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	FACE AMOUNT
[ 41	75	\$17,873.00	\$18,317.00	\$200,000.00]
[ 42	76	\$20,141.00	\$20,383.00	\$200,000.00]
[ 43	77	\$22,307.00	\$22,549.00	\$200,000.00]
[ 44	78	\$24,565.00	\$24,807.00	\$200,000.00]
[ 45	79	\$26,981.00	\$27,223.00	\$200,000.00]
[ 46	80	\$29,661.00	\$29,903.00	\$200,000.00]
[ 47	81	\$32,687.00	\$32,929.00	\$200,000.00]
[ 48	82	\$35,841.00	\$36,387.00	\$200,000.00]
[ 49	83	\$38,967.00	\$40,311.00	\$200,000.00]
[ 50	84	\$42,411.00	\$44,917.00	\$200,000.00]
[ 51	85	\$46,173.00	\$49,521.00	\$200,000.00]
[ 52	86	\$50,255.00	\$54,751.00	\$200,000.00]
[ 53	87	\$54,655.00	\$59,789.00	\$200,000.00]
[ 54	88	\$59,375.00	\$65,483.00	\$200,000.00]
[ 55	89	\$64,341.00	\$70,897.00	\$200,000.00]
[ 56	90	\$69,467.00	\$77,131.00	\$200,000.00]
[ 57	91	\$74,751.00	\$83,777.00	\$200,000.00]
[ 58	92	\$80,199.00	\$91,029.00	\$200,000.00]
[ 59	93	\$85,803.00	\$99,245.00	\$200,000.00]
[ 60	94	\$91,567.00	\$109,321.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Part 4, Premium Provisions.



# RIDER SPECIFICATIONS

POLICY NUMBER: [04SPECIMEN ]      INSURED: [JOHN DOE ]

RIDER ISSUE AGE: [35 ]      RIDER DATE OF ISSUE: [OCTOBER 01, 2009]

RIDER FACE  
 AMOUNT: [\$200,000 ]      RIDER DATE: [OCTOBER 01, 2009]

PREMIUM CLASS: [STANDARD/ ]      RIDER EXPIRY DATE: [OCTOBER 01, 2069]  
 [TOBACCO USE]

<u>FORM NUMBER</u>	<u>PLAN NAME</u>	<u>RIDER FACE AMOUNT</u>	<u>SCHEDULED ANNUAL PREMIUMS* YEARS 1-15</u>
C4-I15	INSURED TERM INSURANCE RIDER	[\$200,000]	[ \$584.00]

\*All premiums for the premium payment option You chose are shown on Rider Page 3A and explained in the Premium Changes by Company provision.

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# RIDER SPECIFICATIONS (CONT'D)

TABLE A  
[ ANNUAL ] PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	RIDER FACE AMOUNT
[ 01	35	\$584.00	\$584.00	\$200,000.00]
[ 02	36	\$584.00	\$700.00	\$200,000.00]
[ 03	37	\$584.00	\$700.00	\$200,000.00]
[ 04	38	\$584.00	\$700.00	\$200,000.00]
[ 05	39	\$584.00	\$700.00	\$200,000.00]
[ 06	40	\$584.00	\$700.00	\$200,000.00]
[ 07	41	\$584.00	\$700.00	\$200,000.00]
[ 08	42	\$584.00	\$700.00	\$200,000.00]
[ 09	43	\$584.00	\$700.00	\$200,000.00]
[ 10	44	\$584.00	\$700.00	\$200,000.00]
[ 11	45	\$584.00	\$700.00	\$200,000.00]
[ 12	46	\$584.00	\$700.00	\$200,000.00]
[ 13	47	\$584.00	\$700.00	\$200,000.00]
[ 14	48	\$584.00	\$700.00	\$200,000.00]
[ 15	49	\$584.00	\$700.00	\$200,000.00]
[ 16	50	\$1,666.00	\$2,946.00	\$200,000.00]
[ 17	51	\$1,666.00	\$2,946.00	\$200,000.00]
[ 18	52	\$1,666.00	\$2,946.00	\$200,000.00]
[ 19	53	\$1,666.00	\$2,946.00	\$200,000.00]
[ 20	54	\$1,666.00	\$2,946.00	\$200,000.00]
[ 21	55	\$2,704.00	\$4,138.00	\$200,000.00]
[ 22	56	\$2,704.00	\$4,138.00	\$200,000.00]
[ 23	57	\$2,704.00	\$4,138.00	\$200,000.00]
[ 24	58	\$2,704.00	\$4,138.00	\$200,000.00]
[ 25	59	\$2,704.00	\$4,138.00	\$200,000.00]
[ 26	60	\$4,454.00	\$5,684.00	\$200,000.00]
[ 27	61	\$4,454.00	\$5,684.00	\$200,000.00]
[ 28	62	\$4,454.00	\$5,684.00	\$200,000.00]
[ 29	63	\$4,454.00	\$5,684.00	\$200,000.00]
[ 30	64	\$4,454.00	\$5,684.00	\$200,000.00]
[ 31	65	\$7,220.00	\$8,724.00	\$200,000.00]
[ 32	66	\$7,220.00	\$8,724.00	\$200,000.00]
[ 33	67	\$7,220.00	\$8,724.00	\$200,000.00]
[ 34	68	\$7,220.00	\$8,724.00	\$200,000.00]
[ 35	69	\$7,220.00	\$8,724.00	\$200,000.00]
[ 36	70	\$9,416.00	\$10,932.00	\$200,000.00]
[ 37	71	\$10,750.00	\$11,910.00	\$200,000.00]
[ 38	72	\$12,222.00	\$13,122.00	\$200,000.00]
[ 39	73	\$13,866.00	\$14,600.00	\$200,000.00]
[ 40	74	\$15,710.00	\$16,326.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Premium Changes by Company provision.

# RIDER SPECIFICATIONS (CONT'D)

TABLE A (CONT'D)  
[ ANNUAL ] PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	RIDER FACE AMOUNT
[ 41	75	\$17,798.00	\$18,242.00	\$200,000.00]
[ 42	76	\$20,066.00	\$20,308.00	\$200,000.00]
[ 43	77	\$22,232.00	\$22,474.00	\$200,000.00]
[ 44	78	\$24,490.00	\$24,732.00	\$200,000.00]
[ 45	79	\$26,906.00	\$27,148.00	\$200,000.00]
[ 46	80	\$29,586.00	\$29,828.00	\$200,000.00]
[ 47	81	\$32,612.00	\$32,854.00	\$200,000.00]
[ 48	82	\$35,766.00	\$36,312.00	\$200,000.00]
[ 49	83	\$38,892.00	\$40,236.00	\$200,000.00]
[ 50	84	\$42,336.00	\$44,842.00	\$200,000.00]
[ 51	85	\$46,098.00	\$49,446.00	\$200,000.00]
[ 52	86	\$50,180.00	\$54,676.00	\$200,000.00]
[ 53	87	\$54,580.00	\$59,714.00	\$200,000.00]
[ 54	88	\$59,300.00	\$65,408.00	\$200,000.00]
[ 55	89	\$64,266.00	\$70,822.00	\$200,000.00]
[ 56	90	\$69,392.00	\$77,056.00	\$200,000.00]
[ 57	91	\$74,676.00	\$83,702.00	\$200,000.00]
[ 58	92	\$80,124.00	\$90,954.00	\$200,000.00]
[ 59	93	\$85,728.00	\$99,170.00	\$200,000.00]
[ 60	94	\$91,492.00	\$109,246.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Premium Changes by Company provision.

RIDER SPECIFICATIONS

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POLICY NUMBER: [04SPECIMEN ] INSURED SPOUSE: [JANE DOE ]  
RIDER ISSUE AGE: [35 ] RIDER DATE OF ISSUE: [OCTOBER 01, 2009]  
RIDER FACE  
AMOUNT: [\$200,000 ] RIDER DATE: [OCTOBER 01, 2009]  
PREMIUM CLASS: [STANDARD/ ] RIDER EXPIRY DATE: [OCTOBER 01, 2069]  
[TOBACCO USE]

FORM NUMBER	PLAN NAME	RIDER FACE AMOUNT	SCHEDULED ANNUAL PREMIUMS* YEARS 1-15
C4-S15	SPOUSE TERM INSURANCE RIDER	[\$200,000]	[ \$584.00 ]

\*All premiums for the premium payment option You chose are shown on Rider Page 3A and explained in the Premium Changes by Company provision.

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# RIDER SPECIFICATIONS (CONT'D)

TABLE A  
[ ANNUAL ] PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	RIDER FACE AMOUNT
[ 01	35	\$584.00	\$584.00	\$200,000.00]
[ 02	36	\$584.00	\$700.00	\$200,000.00]
[ 03	37	\$584.00	\$700.00	\$200,000.00]
[ 04	38	\$584.00	\$700.00	\$200,000.00]
[ 05	39	\$584.00	\$700.00	\$200,000.00]
[ 06	40	\$584.00	\$700.00	\$200,000.00]
[ 07	41	\$584.00	\$700.00	\$200,000.00]
[ 08	42	\$584.00	\$700.00	\$200,000.00]
[ 09	43	\$584.00	\$700.00	\$200,000.00]
[ 10	44	\$584.00	\$700.00	\$200,000.00]
[ 11	45	\$584.00	\$700.00	\$200,000.00]
[ 12	46	\$584.00	\$700.00	\$200,000.00]
[ 13	47	\$584.00	\$700.00	\$200,000.00]
[ 14	48	\$584.00	\$700.00	\$200,000.00]
[ 15	49	\$584.00	\$700.00	\$200,000.00]
[ 16	50	\$1,666.00	\$2,946.00	\$200,000.00]
[ 17	51	\$1,666.00	\$2,946.00	\$200,000.00]
[ 18	52	\$1,666.00	\$2,946.00	\$200,000.00]
[ 19	53	\$1,666.00	\$2,946.00	\$200,000.00]
[ 20	54	\$1,666.00	\$2,946.00	\$200,000.00]
[ 21	55	\$2,704.00	\$4,138.00	\$200,000.00]
[ 22	56	\$2,704.00	\$4,138.00	\$200,000.00]
[ 23	57	\$2,704.00	\$4,138.00	\$200,000.00]
[ 24	58	\$2,704.00	\$4,138.00	\$200,000.00]
[ 25	59	\$2,704.00	\$4,138.00	\$200,000.00]
[ 26	60	\$4,454.00	\$5,684.00	\$200,000.00]
[ 27	61	\$4,454.00	\$5,684.00	\$200,000.00]
[ 28	62	\$4,454.00	\$5,684.00	\$200,000.00]
[ 29	63	\$4,454.00	\$5,684.00	\$200,000.00]
[ 30	64	\$4,454.00	\$5,684.00	\$200,000.00]
[ 31	65	\$7,220.00	\$8,724.00	\$200,000.00]
[ 32	66	\$7,220.00	\$8,724.00	\$200,000.00]
[ 33	67	\$7,220.00	\$8,724.00	\$200,000.00]
[ 34	68	\$7,220.00	\$8,724.00	\$200,000.00]
[ 35	69	\$7,220.00	\$8,724.00	\$200,000.00]
[ 36	70	\$9,416.00	\$10,932.00	\$200,000.00]
[ 37	71	\$10,750.00	\$11,910.00	\$200,000.00]
[ 38	72	\$12,222.00	\$13,122.00	\$200,000.00]
[ 39	73	\$13,866.00	\$14,600.00	\$200,000.00]
[ 40	74	\$15,710.00	\$16,326.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Premium Changes by Company provision.

# RIDER SPECIFICATIONS (CONT'D)

TABLE A (CONT'D)  
[ ANNUAL ] PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	RIDER FACE AMOUNT
[ 41	75	\$17,798.00	\$18,242.00	\$200,000.00]
[ 42	76	\$20,066.00	\$20,308.00	\$200,000.00]
[ 43	77	\$22,232.00	\$22,474.00	\$200,000.00]
[ 44	78	\$24,490.00	\$24,732.00	\$200,000.00]
[ 45	79	\$26,906.00	\$27,148.00	\$200,000.00]
[ 46	80	\$29,586.00	\$29,828.00	\$200,000.00]
[ 47	81	\$32,612.00	\$32,854.00	\$200,000.00]
[ 48	82	\$35,766.00	\$36,312.00	\$200,000.00]
[ 49	83	\$38,892.00	\$40,236.00	\$200,000.00]
[ 50	84	\$42,336.00	\$44,842.00	\$200,000.00]
[ 51	85	\$46,098.00	\$49,446.00	\$200,000.00]
[ 52	86	\$50,180.00	\$54,676.00	\$200,000.00]
[ 53	87	\$54,580.00	\$59,714.00	\$200,000.00]
[ 54	88	\$59,300.00	\$65,408.00	\$200,000.00]
[ 55	89	\$64,266.00	\$70,822.00	\$200,000.00]
[ 56	90	\$69,392.00	\$77,056.00	\$200,000.00]
[ 57	91	\$74,676.00	\$83,702.00	\$200,000.00]
[ 58	92	\$80,124.00	\$90,954.00	\$200,000.00]
[ 59	93	\$85,728.00	\$99,170.00	\$200,000.00]
[ 60	94	\$91,492.00	\$109,246.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Premium Changes by Company provision.



# POLICY SPECIFICATIONS

POLICY NUMBER: [04SPECIMEN] INSURED: [JOHN DOE ]  
 ISSUE AGE: [35 ] DATE OF ISSUE:[OCTOBER 01, 2009]  
 FACE AMOUNT: [\$200,000 ] POLICY DATE: [OCTOBER 01, 2009]  
 PREMIUM CLASS: [STANDARD/ ] EXPIRY DATE: [OCTOBER 01, 2069]  
 [TOBACCO USE]

FORM NUMBER	PLAN NAME	FACE AMOUNT	SCHEDULED ANNUAL PREMIUMS* YEARS 1-20
C4-20AR	TERM LIFE INSURANCE TO AGE 95	[\$200,000]	[ \$801.00]

Annual Policy Fee: \$75

\*All premiums for the premium payment option You chose are shown on Page 3A and explained in Part 4, Premium Provisions.

TOTAL PREMIUM PAYMENT OPTIONS (includes all riders and annual policy fee):

MODE	ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY
FIRST YEAR	[ \$801.00]	[ \$416.52]	[ \$212.27]	[ \$76.10]
TOTAL YEARLY COST FIRST YEAR	[ \$801.00]	[ \$833.04]	[ \$849.08]	[ \$913.20]

If you would like additional information about the costs of our periodic payments, please contact our Policyowner Service Desk at 1-800-257-4725.

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POLICY SPECIFICATIONS (CONT'D)

TABLE A  
[ ANNUAL ] PREMIUMS FOR BASIC POLICY CONTINUATION TO EXPIRY DATE

POLICY YEARS	ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	FACE AMOUNT
[ 01	35	\$801.00	\$801.00	\$200,000.00]
[ 02	36	\$801.00	\$929.00	\$200,000.00]
[ 03	37	\$801.00	\$929.00	\$200,000.00]
[ 04	38	\$801.00	\$929.00	\$200,000.00]
[ 05	39	\$801.00	\$929.00	\$200,000.00]
[ 06	40	\$801.00	\$929.00	\$200,000.00]
[ 07	41	\$801.00	\$929.00	\$200,000.00]
[ 08	42	\$801.00	\$929.00	\$200,000.00]
[ 09	43	\$801.00	\$929.00	\$200,000.00]
[ 10	44	\$801.00	\$929.00	\$200,000.00]
[ 11	45	\$801.00	\$929.00	\$200,000.00]
[ 12	46	\$801.00	\$929.00	\$200,000.00]
[ 13	47	\$801.00	\$929.00	\$200,000.00]
[ 14	48	\$801.00	\$929.00	\$200,000.00]
[ 15	49	\$801.00	\$929.00	\$200,000.00]
[ 16	50	\$801.00	\$929.00	\$200,000.00]
[ 17	51	\$801.00	\$929.00	\$200,000.00]
[ 18	52	\$801.00	\$929.00	\$200,000.00]
[ 19	53	\$801.00	\$929.00	\$200,000.00]
[ 20	54	\$801.00	\$929.00	\$200,000.00]
[ 21	55	\$2,779.00	\$4,213.00	\$200,000.00]
[ 22	56	\$2,779.00	\$4,213.00	\$200,000.00]
[ 23	57	\$2,779.00	\$4,213.00	\$200,000.00]
[ 24	58	\$2,779.00	\$4,213.00	\$200,000.00]
[ 25	59	\$2,779.00	\$4,213.00	\$200,000.00]
[ 26	60	\$4,529.00	\$5,759.00	\$200,000.00]
[ 27	61	\$4,529.00	\$5,759.00	\$200,000.00]
[ 28	62	\$4,529.00	\$5,759.00	\$200,000.00]
[ 29	63	\$4,529.00	\$5,759.00	\$200,000.00]
[ 30	64	\$4,529.00	\$5,759.00	\$200,000.00]
[ 31	65	\$7,295.00	\$8,799.00	\$200,000.00]
[ 32	66	\$7,295.00	\$8,799.00	\$200,000.00]
[ 33	67	\$7,295.00	\$8,799.00	\$200,000.00]
[ 34	68	\$7,295.00	\$8,799.00	\$200,000.00]
[ 35	69	\$7,295.00	\$8,799.00	\$200,000.00]
[ 36	70	\$9,491.00	\$11,007.00	\$200,000.00]
[ 37	71	\$10,825.00	\$11,985.00	\$200,000.00]
[ 38	72	\$12,297.00	\$13,197.00	\$200,000.00]
[ 39	73	\$13,941.00	\$14,675.00	\$200,000.00]
[ 40	74	\$15,785.00	\$16,401.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Part 4, Premium Provisions.

POLICY SPECIFICATIONS (CONT'D)

TABLE A (CONT'D)  
[ ANNUAL ] PREMIUMS FOR BASIC POLICY CONTINUATION TO EXPIRY DATE

POLICY YEARS	ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	FACE AMOUNT
[ 41	75	\$17,873.00	\$18,317.00	\$200,000.00]
[ 42	76	\$20,141.00	\$20,383.00	\$200,000.00]
[ 43	77	\$22,307.00	\$22,549.00	\$200,000.00]
[ 44	78	\$24,565.00	\$24,807.00	\$200,000.00]
[ 45	79	\$26,981.00	\$27,223.00	\$200,000.00]
[ 46	80	\$29,661.00	\$29,903.00	\$200,000.00]
[ 47	81	\$32,687.00	\$32,929.00	\$200,000.00]
[ 48	82	\$35,841.00	\$36,387.00	\$200,000.00]
[ 49	83	\$38,967.00	\$40,311.00	\$200,000.00]
[ 50	84	\$42,411.00	\$44,917.00	\$200,000.00]
[ 51	85	\$46,173.00	\$49,521.00	\$200,000.00]
[ 52	86	\$50,255.00	\$54,751.00	\$200,000.00]
[ 53	87	\$54,655.00	\$59,789.00	\$200,000.00]
[ 54	88	\$59,375.00	\$65,483.00	\$200,000.00]
[ 55	89	\$64,341.00	\$70,897.00	\$200,000.00]
[ 56	90	\$69,467.00	\$77,131.00	\$200,000.00]
[ 57	91	\$74,751.00	\$83,777.00	\$200,000.00]
[ 58	92	\$80,199.00	\$91,029.00	\$200,000.00]
[ 59	93	\$85,803.00	\$99,245.00	\$200,000.00]
[ 60	94	\$91,567.00	\$109,321.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Part 4, Premium Provisions.

# RIDER SPECIFICATIONS

POLICY NUMBER: [04SPECIMEN ]      INSURED: [JOHN DOE ]  
 RIDER ISSUE AGE: [35 ]      RIDER DATE OF ISSUE: [OCTOBER 01, 2009]  
 RIDER FACE  
 AMOUNT: [\$200,000 ]      RIDER DATE: [OCTOBER 01, 2009]  
 PREMIUM CLASS: [STANDARD/ ]      RIDER EXPIRY DATE: [OCTOBER 01, 2069]  
 [TOBACCO USE]

<u>FORM NUMBER</u>	<u>PLAN NAME</u>	<u>RIDER FACE AMOUNT</u>	<u>SCHEDULED ANNUAL PREMIUMS* YEARS 1-20</u>
C4-I20	INSURED TERM INSURANCE RIDER	[\$200,000]	[ \$726.00 ]

\*All premiums for the premium payment option You chose are shown on Rider Page 3A and explained in the Premium Changes by Company provision.

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# RIDER SPECIFICATIONS (CONT'D)

TABLE A  
[ ANNUAL ] PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	RIDER FACE AMOUNT
[ 01	35	\$726.00	\$726.00	\$200,000.00]
[ 02	36	\$726.00	\$854.00	\$200,000.00]
[ 03	37	\$726.00	\$854.00	\$200,000.00]
[ 04	38	\$726.00	\$854.00	\$200,000.00]
[ 05	39	\$726.00	\$854.00	\$200,000.00]
[ 06	40	\$726.00	\$854.00	\$200,000.00]
[ 07	41	\$726.00	\$854.00	\$200,000.00]
[ 08	42	\$726.00	\$854.00	\$200,000.00]
[ 09	43	\$726.00	\$854.00	\$200,000.00]
[ 10	44	\$726.00	\$854.00	\$200,000.00]
[ 11	45	\$726.00	\$854.00	\$200,000.00]
[ 12	46	\$726.00	\$854.00	\$200,000.00]
[ 13	47	\$726.00	\$854.00	\$200,000.00]
[ 14	48	\$726.00	\$854.00	\$200,000.00]
[ 15	49	\$726.00	\$854.00	\$200,000.00]
[ 16	50	\$726.00	\$854.00	\$200,000.00]
[ 17	51	\$726.00	\$854.00	\$200,000.00]
[ 18	52	\$726.00	\$854.00	\$200,000.00]
[ 19	53	\$726.00	\$854.00	\$200,000.00]
[ 20	54	\$726.00	\$854.00	\$200,000.00]
[ 21	55	\$2,704.00	\$4,138.00	\$200,000.00]
[ 22	56	\$2,704.00	\$4,138.00	\$200,000.00]
[ 23	57	\$2,704.00	\$4,138.00	\$200,000.00]
[ 24	58	\$2,704.00	\$4,138.00	\$200,000.00]
[ 25	59	\$2,704.00	\$4,138.00	\$200,000.00]
[ 26	60	\$4,454.00	\$5,684.00	\$200,000.00]
[ 27	61	\$4,454.00	\$5,684.00	\$200,000.00]
[ 28	62	\$4,454.00	\$5,684.00	\$200,000.00]
[ 29	63	\$4,454.00	\$5,684.00	\$200,000.00]
[ 30	64	\$4,454.00	\$5,684.00	\$200,000.00]
[ 31	65	\$7,220.00	\$8,724.00	\$200,000.00]
[ 32	66	\$7,220.00	\$8,724.00	\$200,000.00]
[ 33	67	\$7,220.00	\$8,724.00	\$200,000.00]
[ 34	68	\$7,220.00	\$8,724.00	\$200,000.00]
[ 35	69	\$7,220.00	\$8,724.00	\$200,000.00]
[ 36	70	\$9,416.00	\$10,932.00	\$200,000.00]
[ 37	71	\$10,750.00	\$11,910.00	\$200,000.00]
[ 38	72	\$12,222.00	\$13,122.00	\$200,000.00]
[ 39	73	\$13,866.00	\$14,600.00	\$200,000.00]
[ 40	74	\$15,710.00	\$16,326.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Premium Changes by Company provision.

# RIDER SPECIFICATIONS (CONT'D)

TABLE A (CONT'D)  
[ ANNUAL ] PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	RIDER FACE AMOUNT
[ 41	75	\$17,798.00	\$18,242.00	\$200,000.00]
[ 42	76	\$20,066.00	\$20,308.00	\$200,000.00]
[ 43	77	\$22,232.00	\$22,474.00	\$200,000.00]
[ 44	78	\$24,490.00	\$24,732.00	\$200,000.00]
[ 45	79	\$26,906.00	\$27,148.00	\$200,000.00]
[ 46	80	\$29,586.00	\$29,828.00	\$200,000.00]
[ 47	81	\$32,612.00	\$32,854.00	\$200,000.00]
[ 48	82	\$35,766.00	\$36,312.00	\$200,000.00]
[ 49	83	\$38,892.00	\$40,236.00	\$200,000.00]
[ 50	84	\$42,336.00	\$44,842.00	\$200,000.00]
[ 51	85	\$46,098.00	\$49,446.00	\$200,000.00]
[ 52	86	\$50,180.00	\$54,676.00	\$200,000.00]
[ 53	87	\$54,580.00	\$59,714.00	\$200,000.00]
[ 54	88	\$59,300.00	\$65,408.00	\$200,000.00]
[ 55	89	\$64,266.00	\$70,822.00	\$200,000.00]
[ 56	90	\$69,392.00	\$77,056.00	\$200,000.00]
[ 57	91	\$74,676.00	\$83,702.00	\$200,000.00]
[ 58	92	\$80,124.00	\$90,954.00	\$200,000.00]
[ 59	93	\$85,728.00	\$99,170.00	\$200,000.00]
[ 60	94	\$91,492.00	\$109,246.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Premium Changes by Company provision.



# RIDER SPECIFICATIONS

POLICY NUMBER: [04SPECIMEN ] INSURED SPOUSE: [JANE DOE ]  
 RIDER ISSUE AGE: [35 ] RIDER DATE OF ISSUE: [OCTOBER 01, 2009]  
 RIDER FACE  
 AMOUNT: [\$200,000 ] RIDER DATE: [OCTOBER 01, 2009]  
 PREMIUM CLASS: [STANDARD/ ] RIDER EXPIRY DATE: [OCTOBER 01, 2069]  
 [TOBACCO USE]

<u>FORM NUMBER</u>	<u>PLAN NAME</u>	<u>RIDER FACE AMOUNT</u>	<u>SCHEDULED ANNUAL PREMIUMS* YEARS 1-20</u>
C4-S20	SPOUSE TERM INSURANCE RIDER	[\$200,000]	[ \$726.00 ]

\*All premiums for the premium payment option You chose are shown on Rider Page 3A and explained in the Premium Changes by Company provision.

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# RIDER SPECIFICATIONS (CONT'D)

TABLE A  
[ ANNUAL ] PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	RIDER FACE AMOUNT
[ 01	35	\$726.00	\$726.00	\$200,000.00]
[ 02	36	\$726.00	\$854.00	\$200,000.00]
[ 03	37	\$726.00	\$854.00	\$200,000.00]
[ 04	38	\$726.00	\$854.00	\$200,000.00]
[ 05	39	\$726.00	\$854.00	\$200,000.00]
[ 06	40	\$726.00	\$854.00	\$200,000.00]
[ 07	41	\$726.00	\$854.00	\$200,000.00]
[ 08	42	\$726.00	\$854.00	\$200,000.00]
[ 09	43	\$726.00	\$854.00	\$200,000.00]
[ 10	44	\$726.00	\$854.00	\$200,000.00]
[ 11	45	\$726.00	\$854.00	\$200,000.00]
[ 12	46	\$726.00	\$854.00	\$200,000.00]
[ 13	47	\$726.00	\$854.00	\$200,000.00]
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[ 15	49	\$726.00	\$854.00	\$200,000.00]
[ 16	50	\$726.00	\$854.00	\$200,000.00]
[ 17	51	\$726.00	\$854.00	\$200,000.00]
[ 18	52	\$726.00	\$854.00	\$200,000.00]
[ 19	53	\$726.00	\$854.00	\$200,000.00]
[ 20	54	\$726.00	\$854.00	\$200,000.00]
[ 21	55	\$2,704.00	\$4,138.00	\$200,000.00]
[ 22	56	\$2,704.00	\$4,138.00	\$200,000.00]
[ 23	57	\$2,704.00	\$4,138.00	\$200,000.00]
[ 24	58	\$2,704.00	\$4,138.00	\$200,000.00]
[ 25	59	\$2,704.00	\$4,138.00	\$200,000.00]
[ 26	60	\$4,454.00	\$5,684.00	\$200,000.00]
[ 27	61	\$4,454.00	\$5,684.00	\$200,000.00]
[ 28	62	\$4,454.00	\$5,684.00	\$200,000.00]
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[ 30	64	\$4,454.00	\$5,684.00	\$200,000.00]
[ 31	65	\$7,220.00	\$8,724.00	\$200,000.00]
[ 32	66	\$7,220.00	\$8,724.00	\$200,000.00]
[ 33	67	\$7,220.00	\$8,724.00	\$200,000.00]
[ 34	68	\$7,220.00	\$8,724.00	\$200,000.00]
[ 35	69	\$7,220.00	\$8,724.00	\$200,000.00]
[ 36	70	\$9,416.00	\$10,932.00	\$200,000.00]
[ 37	71	\$10,750.00	\$11,910.00	\$200,000.00]
[ 38	72	\$12,222.00	\$13,122.00	\$200,000.00]
[ 39	73	\$13,866.00	\$14,600.00	\$200,000.00]
[ 40	74	\$15,710.00	\$16,326.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Premium Changes by Company provision.

# RIDER SPECIFICATIONS (CONT'D)

TABLE A (CONT'D)  
[ ANNUAL ] PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	SCHEDULED [ ANNUAL ] PREMIUMS*	MAXIMUM [ ANNUAL ] PREMIUMS	RIDER FACE AMOUNT
[ 41	75	\$17,798.00	\$18,242.00	\$200,000.00]
[ 42	76	\$20,066.00	\$20,308.00	\$200,000.00]
[ 43	77	\$22,232.00	\$22,474.00	\$200,000.00]
[ 44	78	\$24,490.00	\$24,732.00	\$200,000.00]
[ 45	79	\$26,906.00	\$27,148.00	\$200,000.00]
[ 46	80	\$29,586.00	\$29,828.00	\$200,000.00]
[ 47	81	\$32,612.00	\$32,854.00	\$200,000.00]
[ 48	82	\$35,766.00	\$36,312.00	\$200,000.00]
[ 49	83	\$38,892.00	\$40,236.00	\$200,000.00]
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[ 51	85	\$46,098.00	\$49,446.00	\$200,000.00]
[ 52	86	\$50,180.00	\$54,676.00	\$200,000.00]
[ 53	87	\$54,580.00	\$59,714.00	\$200,000.00]
[ 54	88	\$59,300.00	\$65,408.00	\$200,000.00]
[ 55	89	\$64,266.00	\$70,822.00	\$200,000.00]
[ 56	90	\$69,392.00	\$77,056.00	\$200,000.00]
[ 57	91	\$74,676.00	\$83,702.00	\$200,000.00]
[ 58	92	\$80,124.00	\$90,954.00	\$200,000.00]
[ 59	93	\$85,728.00	\$99,170.00	\$200,000.00]
[ 60	94	\$91,492.00	\$109,246.00	\$200,000.00]

\*Scheduled premiums may change, but they will not increase above the maximum premiums. See Premium Changes by Company provision.

SERFF Tracking Number: PRMD-126326552 State: Arkansas  
Filing Company: Primerica Life Insurance Company State Tracking Number: 43863  
Company Tracking Number:  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: C4 - Revised Specifications Pages  
Project Name/Number: C4- Revised Specifications Pages/C4-10 AR, et al

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> Not applicable to this informational filing.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Application		
<b>Comments:</b>		
Not applicable to this informational filing.		